

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Kim T. Wilson  
DebtorCase No. 11-12631-jkf  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 17

Date Rcvd: Sep 30, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2016.

db +Kim T. Wilson, 1434 North Edgewood Street, Philadelphia, PA 19151-4222  
 12566213 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4-7119, 3415 Vision Drive,  
 Columbus, OH 43219-6009  
 12850025 +Michael D. Sayles, Esq., 427 W Cheltenham Avenue, Elkins Park, PA 19027-3291  
 12343715 +PGW, 800 West Montgomery Avenue, Philadelphia, PA 19122-2806  
 12787282 +U.S. Bank NA, as Trustee et al, JP Morgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133,  
 Columbus, OH 43219-6009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 01 2016 02:12:09 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2016 02:11:39  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 01 2016 02:12:06 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12485131 E-mail/Text: bankruptcy@phila.gov Oct 01 2016 02:12:09 City of Philadelphia,  
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12633195 +EDI: RESURGENT.COM Oct 01 2016 02:03:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 12458359 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 01 2016 02:11:34 PECO Energy Company,  
 c/o Merrick L. Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 12518469 EDI: PRA.COM Oct 01 2016 02:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk, VA 23541  
 12442752 E-mail/Text: ebn@vativrecovery.com Oct 01 2016 02:11:34 Palisades Acquisition IX, LLC,  
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
 P.O. Box 40728, Houston, TX 77240-0728  
 12967074 +EDI: OPHSUBSID.COM Oct 01 2016 02:03:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 12472945 EDI: ECAST.COM Oct 01 2016 02:03:00 eCAST Settlement Corporation, assignee,  
 of Sears Roebuck & Co., POB 35480, Newark, NJ 07193-5480  
 12425074 EDI: ECAST.COM Oct 01 2016 02:03:00 eCAST Settlement Corporation, assignee,  
 of Providian National Bank, POB 35480, Newark, NJ 07193-5480  
 12472946 EDI: ECAST.COM Oct 01 2016 02:03:00 eCAST Settlement Corporation, assignee,  
 of Citibank USA, N.A., POB 35480, Newark, NJ 07193-5480

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank NA agornall@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 ANN E. SWARTZ on behalf of Creditor U.S. Bank NA ecfmail@mw-c-law.com, ecfmail@mw-c-law.com  
 ANN E. SWARTZ on behalf of Creditor EMC Mortgage Corporation ecfmail@mw-c-law.com,  
 ecfmail@mw-c-law.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank NA bkggroup@kmlawgroup.com,  
 bkggroup@kmlawgroup.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MICHAEL D. SAYLES on behalf of Debtor Kim T. Wilson midusal@comcast.net,  
MichaelDSaylesEsq@comcast.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

<b>Information to identify the case:</b>					
Debtor 1	<b>Kim T. Wilson</b>			Social Security number or ITIN	<b>xxx-xx-8023</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>11-12631-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kim T. Wilson  
aka Kim Tolliver, aka Kim Ganges

9/29/16

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**